COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that AUG 0 2 2001

My residence, post office address and citizen in are as stated text to my name. I believe I am the original, first and sole inventor (if only one name is listed below), or an original first and joint inventor (if plural names are listed below), of the subject matter claimed and for which a patent is sought on the inventor intitled:

SERVICE UTILIZATION ID NUMBER SETTLEMENT SYSTEM

the specification of which:	(check one) [] is att	tached hereto.				•
	[x] was i	filed on <u>May 31</u>	, ₂₀₀₁ (US)	 	
	as	Application Serial N	To			•
	. an	d was amended on _			· · · · · · · · · · · · · · · · · · ·	
		(if applicabl		able)		•
I hereby state that I have reamended by any amendment I acknowledge the duty to of Regulations, Section 1.56. Increby claim foreign prior implication (s) for patent or country other than the I for patent or inventor's certain in the I country is claimed:	at referred to above. lisclose information mat rity benefits under Title inventor's certificate, of Juited States, listed belo	erial to examination 35, United States Cor Section 365(a) of a ow and have also ide	of this application de, Section 119(a)-ny PCT Internation attified below, by c	according to T (d) or Section (al application hecking the bo	itle 37, Code of 365(b)of any for which designated ox, any foreign ap	Federal eign d at leas
Prior Foreign Application(s)			.		•
	Japan	4th/December/1998			Claimed	
(Number)	(Country)	(Day/Mo	nth/Year Filed)	[x] Yes	No No	
U (Number)	(Country)	(Day/Month/Year Filed) (Day/Month/Year Filed)		[] Yes	[] No	
(Number)	(Country)			[] Yes	[] No	
hereby claim the benefit application(s) listed below	under Title 35, Unite v.	ed States Code, Sec	tion 119(e) of an	y United Sta	tes provisional	
Application Number)	(F	(Filing Date)		(Status patented, pending, abandoned)		
Application Number)	(F	(Filing Date)		(Status patented, pending, abandoned)		



I hereby claim the benefit under Title 35, United States Code, Section 120, of any United States application(s) or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

		<i>:</i>	•
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)	
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)	
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)	
Reg. No. 21,021; Jeffrey M. Ket MATTINGLY 104 East Hume Alexandria, Vi	293; Daniel J. Stanger, Reg. No. chum, Reg. No. 31,174; Scott W., STANGER & MALUR P.C. Avenue rginia 22301	and agents, and to receive all patents whic 32.846; Shrinath Malur, Reg. No. 34.663; J. Brickner, Reg. No. 34.553. Address all of	Gene W Stockman
geneved to be true; and further, t	herein of my own knowledge a	re true and that all statements made on info with the knowledge that willful false statem e 18, United States Code, Section 1001, and	ents and the like so
statements may jeopardize the va	lidity of the application or any p	atent issued thereon.	a that such willtan fair
		(Typed Name and Signature) okyo 152-0003, Japan Citizenshi	Japan
Post Office Address 14-14, Him	onya 4-chome, Meguro-	ku, Tokyo 152-0003, Japan	JPL
Date Invo	entor		
Residence		(Typed Name and Signature)Citizensh	ip
Post Office Address			

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